UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/909,866	07/23/2001	Mark J. Stender	TRAV0005-US	3245

28120	7590	06/07/2006

FISH & NEAVE IP GROUP
ROPES & GRAY LLP
ONE INTERNATIONAL PLACE
BOSTON, MA 02110-2624

EXAMINER
GLASS, RUSSELL S

ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 06/07/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	09/909,866	STENDER ET AL.
	Examiner	Art Unit	
	Russell S. Glass	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>09 February 2006</u>.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-29* is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-29* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
     Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
     Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

1.   **Claims 1, 7, 8 are rejected under 35 U.S.C. 103(a) as being unpatentable**

over Luchs et al., (U.S. 4,831,526) in view of Mayaud, (U.S. Pub. 2003/0144884),

and further in view of Bowman-Amuah, (U.S. 6,615,253).

2.   As per claim 1, Luchs discloses a method for providing remote access to legacy

insurance applications comprising:

(a)   receiving a request to access a legacy insurance application, (Luchs, Abstract;

Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60);

(b)   determining whether the request has authorization to access the legacy

insurance application, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57

through col. 4, line 60);

(c)   when the request has no authorization to access the legacy insurance

application, displaying a denial of access and a reason for the denial and providing an

option to refer the legacy application, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F;

Col. 2, line 57 through col. 4, line 60) (sending the application for approval or appraisals

is considered to be equivalent to referring the legacy application); and

(d)   when the request has the authorization to access the legacy insurance

application, a screen for the legacy insurance application, wherein the screen displays a

listing of actions and additional screens that are accessible for the legacy insurance

application and providing an option to refer the legacy insurance application, (Luchs,

Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60).

However, Luchs fails to disclose a method wherein the legacy insurance

application is accessed and displayed using a web-based GUI screen. Mayaud

discloses a data management system, useful in the production of insurance contracts

that utilizes a web-based GUI, (Mayaud, Abstract, ¶ 66-70)(a nationwide system

implemented by the general public is considered to be equivalent to the web).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation would be to create professional data management system

useful in the production of product specification documents such as insurance contracts

that require detailed information from multiple extensive information sources, especially

remote heterogeneous sources, (Mayaud, Abstract).

The collective system of Luchs and Mayaud further fails to disclose a method

employing a legacy application wrapper to display a GUI screen for a legacy insurance

application lacking a web-based GUI support. However, such a method is well-known

in the art as evidenced by Bowman-Amuah, (Bowman-Amuah, Abstract. Figs. 71-89;

col. 218, line 49-col. 219, line 35; col. 219, line 48-col. 220, line 7).

It would be obvious to one of ordinary skill in the art at the time of the invention to add the network architecture of Bowman-Amuah to the collective system of Luchs and Mayaud. The motivation would be to allow a newly developed component system to interface with an older, legacy system, (Bowman-Amuah, col. 217, lines 50-60).

3.   As per claim 7, Luchs fails to disclose a method further comprising: providing direct links to the listed additional screens displayed on the screen via the listed actions. However, Mayaud discloses such a method, (Mayaud, ¶ 68-72).

The motivation to combine Luchs, Mayaud and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

4.   As per claim 8, Luchs further discloses a method wherein:

(a)   receiving the request to access the legacy insurance application comprises receiving the request from a first user, (Luchs, Fig. 2A. col. 6, lines 13-24; col. 6, line 65 through col. 7, line 27; Claim 2); and

(b)   providing the option to refer the legacy insurance application comprised providing the option to refer the legacy insurance application to a second user that has the authorization to access the legacy insurance application, (Luchs, Fig. 2A. col. 6, lines 13-24; col. 6, line 65 through col. 7, line 27; Claim 2).

The motivation to combine Luchs, Mayaud and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

5.   **Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud as applied to claim 1 above, and further in view of Bosco et al., (U.S. 5,191,522), and further in view of Bowman-Amuah, (U.S. 6,615,253).**

6.   As per claim 2, The collective system of Luchs and Mayaud fail to disclose a method wherein legacy insurance information resides in a mainframe insurance data processing system. However, Bosco discloses such a method, (Bosco, Col. 22, lines 57-67).

The motivation to combine Luchs, Mayaud and Bowman-Amuah isas provided in the rejection of claim 1 and incorporated herein by reference.

It would be obvious to one of ordinary skill in the art to combine Bosco with the collective system of Luchs, Mayaud and Bowman-Amuah. The motivation would be to create a insurance processing and reporting system providing sales, underwriting, administration and actuarial functions through integrated program-controlled data processing systems and communicating with an insurance account data bank, (Bosco, Abstract).

7.   **Claims 3-6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Mayaud, as applied to claim 1 above, and further in view of NetQuote.com, at:**

http://web.archive.org/web/19991013070035/http://netquote.com.

and further in view of Bowman-Amuah, (U.S. 6,615,253).

8.   As per claim 3, the collective system of Luchs and Mayaud fails to disclose a method wherein the legacy insurance application comprises a commercial-lines insurance application. NetQuote.com, however, does disclose such a method. (business lines are considered to be equivalent to commercial lines).

The motivation to combine Luchs, Mayaud and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

It would be obvious to one of ordinary skill in the art to combine the collective system or Luchs, Mayaud and Bowman-Amuah with NetQuote.com. The motivation would be to provide consumers with an effective way to shop for insurance.

9.   As per claim 4, the collective system of Luchs and Mayaud fails to disclose a method wherein the commercial-lines insurance application comprises a quote on a commercial lines insurance policy. NetQuote.com, however, does disclose such a method. (see click here for business lines icon).

The motivation to combine Luchs, Mayaud and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

10.   As per claim 5, the collective system of Luchs and Mayaud fails to disclose a method wherein the commercial-lines insurance application comprises an issuance of a commercial lines policy. NetQuote.com, however, does disclose such a method. (see Insurance Quote Request, General Information, policy effective date field).

The motivation to combine Luchs, Mayaud and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

11.   As per claim 6, the collective system of Luchs, Mayaud fail to disclose a method wherein the legacy insurance application comprises a quote and an issuance of an insurance policy. NetQuote.com, however, does disclose such a method. (see Insurance Quote Request, General Information, select current insurance field).

The motivation to combine Luchs, Mayaud and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

12.   **Claims 9-13, 16, 18-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., (U.S. 4,831,526) in view of Mayaud, (U.S. Pub. 2003/0144884).**

13.   As per claim 9, Luchs discloses a method for providing remote enrollment to an umbrella insurance policy comprising:

(a)   receiving a request for an umbrella insurance policy, wherein the umbrella

insurance policy includes a plurality of underlying insurance policies, (Luchs, Fig. 1, 2A-

F, 10A-11F; col. 8, line 8 through col. 9, line 51);

(b)   displaying an umbrella detail page to collect and display limit information,

exclusionary information, coverage information, exposure information and premium

information from the underlying insurance policies included in the umbrella insurance

policy, wherein the umbrella detail page includes an umbrella detail section, an

underlying detail section, and a pricing section, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8,

line 8 through col. 9, line 51);

(c)   displaying an underlying schedule screen to collect underlying policy detail

representing underlying insurance policies for which the umbrella insurance policy

provides excess liability, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line

51).

(d)   displaying a forms screen showing a list of derived forms on the umbrella

insurance policy in a grid format, wherein there is provided an option to add or drop a

form, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51); and

(e)   displaying a billing screen having a first grid and a second grid, wherein the first

grid provides a worksheet for the users to develop an appropriate downpayment

premium for collecting and displaying a specification for a payer's name and address for

each of the plurality of underlying insurance policies included in the umbrella insurance

policy, and the second grid provides a worksheet for developing an appropriate

downpayment premium for the umbrella insurance policy , (Luchs, Fig. 1, 2A-F, 10A-

11F; col. 8, line 8 through col. 9, line 51; col. 11, lines 47-55; col. 13, lines 3-29; col. 17, line 44)

Luchs discloses a display grid with policy premium information such as calculation of the premium, installment charges, binder information, and premium adjustments during the life of the policy. These features are considered to be equivalent to a grid providing a worksheet for the users to develop an appropriate downpayment premium since since they perform an identical function in substantially the same way and produces substantially the same results, i.e. determine and display some fraction of an insurance premium that has either been paid or that will need to be paid to obtain coverage.

Luchs fails to disclose the method via a web-based graphical user interface (GUI). However, this feature is well-known in the art as evidenced by Mayaud, (Mayaud, Abstract, ¶ 66-70).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

14.   As per claim 10, Luchs further discloses a method comprising collecting data about the insured of the umbrella insurance policy that is needed for the establishment of the umbrella insurance policy upon receiving a request for the umbrella insurance policy, (Luchs, Figs. 10 A-C; col. 8, lines 27-30).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

15.   As per claim 11, Luchs discloses a method wherein collecting data about the

insured of the umberella insurance policy comprises:

(a)   displaying a first screen with fields for collecting data about the insured, (Luchs,

Figs. 10 A-C; col. 8, line 8 through col. 9, line 51); and

(b)   displaying the umbrella detail page upon completion of data entry into the fields

of the first screen, (Luchs, Figs. 10 A-C; col. 8, line 8 through col. 9, line 51).

        Luchs fails to disclose a method comprising:

(c)   displaying a directory that allows a direct link back to the first screen.

        However, such a method of linking screens is well-known in the art as evidenced

by Mayaud, (Mayaud, Figs. 1-3; ¶ 76-79, 133-136)(providing a direct link back to the

previous patient list screen from the patient information screen via the Select Patient

icon or Cancel icon).

        It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

16.   As per claim 12, Luchs discloses a method for providing remote access to

insurance applications (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57

through col. 4, line 60). However, Luchs fails to disclose a method comprising:

(a)   receiving a first request to use the web-based user interface to access, (Mayaud,

¶137-147) (disclosing multiple levels of patient and physician controlled access, the first

level being a first request to access the web-based user interface);

(b)   verifying that the first request includes a first authorization to use the web-based

user interface, (Mayaud, ¶137-147);

(c)   upon successful verification of the first authorization, granting the first request to

use the web-based user interface, (Mayaud, ¶137-147);

(d)   receiving a second request to access via the web-based user interface, (Mayaud,

¶137-147) (disclosing multiple levels of patient and physician controlled access, the

second level being a second request to access a patient or physician file according to

user access specifications);

(e)   verifying that the second request includes a second authorization, (Mayaud,

¶137-147);

(f)   if the second authorization is successfully verified, granting the second request to

access, (Mayaud, ¶137-147); and

(g)   if the second authorization cannot be verified, displaying a notice denying

access. Examiner takes official notice that displaying a notice denying access is well-

known in the art. For example, computer security systems typically provide such a

notice if a user-submitted password or I.D. is incorrect or outdated. The motivation to

employ such a notification with the collective prior art teaching of Luchs and Mayaud would have been to provide a visual indication to the user of an error.

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

17.   As per claim 13, Luchs discloses the method wherein the particular insurance application comprises an insurance policy, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60).

18.   As per claim 16, Mayaud further discloses a method wherein granting the first request to use the web-based computer interface comprises:

displaying a welcome screen customized for the first request based on identity of the first request as derived from verifying the first authorization, (Mayaud, Fig. 1).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

19.   As per claim 18, Luchs discloses a system wherein the screen includes options to print out forms, to establish an insurance account or issue an insurance policy, and to exit the web-based user interface, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60). However, Luchs fails to disclose these functions in

the welcome screen on a web-based user interface. Mayaud discloses a data

management system, useful in the production of insurance contracts, that utilizes a

web-based GUI, (Mayaud, Abstract, ¶ 66-70).

It would be obvious to one of ordinary skill in the art to incorporate the various

functions disclosed by Luchs into a web-based welcome screen similar to that disclosed

by Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

20.   As per claim 19, Mayaud discloses a method granting the second request to

access the particular insurance application, (Mayaud, ¶ 76, 137-147). However,

Mayaud fails to disclose:

providing options to add a new insurance policy, to modify a quote on an

insurance policy of record, to refer a quote on an insurance policy of record, to issue an

insurance policy of record, and to purge a quote on an insurance policy of record, (see

Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 6A, 7-11F; Col. 2, line 57 through col. 4, line

60); and

receiving a selection of one of the other options, (see Luchs, Abstract; Fig. 1;

Figs. 2A-F; Figs. 6A, 7-11F; Col. 2, line 57 through col. 4, line 60).

However, these features are well-known in the art as shown above by reference

to Luchs.

It would be obvious to one of ordinary skill in the art to access the various

functions disclosed by Luchs using an access control similar to that disclosed by

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

21.   As per claim 20, Mayaud further discloses a method further comprising:

(a)   prompting a selection to establish a connection for the first request to use the web-based user interface if the first request represents the first time that the web-based user interface is used, (Mayaud, ¶ 86-92, 124, 142, 147); and

(b)   downloading files to a source of the first request, (Mayaud, ¶ 86-92, 124, 142, 147).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

22.   As per claim 21, Mayaud further discloses a method wherein granting the second request to access the particular insurance application comprises:

providing a search screen that can perform a search of insurance accounts, (Mayaud, ¶ 76, 134, 135);

receiving a search command from the search screen, (Mayaud, ¶ 76, 134, 135);

performing the account search based on the search command, (Mayaud, ¶ 76, 134, 135);

listing results of the account search on the search screen, (Mayaud, ¶ 76, 134, 135); and

providing options to select one of the search results and create a new account name, (Mayaud, ¶ 76, 134, 135).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

23.   As per claim 22, Luchs further discloses a method wherein receiving a selection of one of the options comprises:

receiving a selection to modify the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58); and

displaying a first screen showing a first directory of available screens for the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

24.   As per claim 23, Luchs discloses a method comprising the first directory of available screens for the quote on insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58). Luchs fails to disclose a direct link to each of the available screens. However, Mayaud discloses such a method, (Mayaud, ¶ 68-72).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

25.   As per claim 24, Luchs discloses a method wherein receiving a selection of one

of the options further comprises:

displaying on the first screen a second directory of available screens for the

quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58).

19.   As per claim 25, Luchs discloses a method wherein the second directory includes

an action available in one of the available screens for the quote on the insurance policy

of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58). Luchs fails to disclose a direct link.

However, Mayaud discloses such a method, (Mayaud, ¶ 68-72).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

26.   As per claim 26, Luchs discloses a method wherein receiving a selection of one

of the options comprises:

(a)   receiving a selection to issue the insurance policy of record, (Luchs, Fig. 10H-

11B, col. 22 line 36 through col. 24, line 35); and

(b)   displaying a first screen showing a first directory of available screens for the

issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through

col. 24, line 35).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

27.   As per claim 27, Luchs discloses a method wherein the first directory of available

screens for the insurance policy includes at least one of the available screens for the

issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through

col. 24, line 35). Luchs fails to disclose a direct link. However, Mayaud discloses such

a method, (Mayaud, ¶ 68-72).

It would be obvious to one of ordinary skill in the art to combine Luchs and

Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is

incorporated herein by reference.

28.   As per claim 28, Luchs discloses a method wherein receiving a selection of on of

the options further comprises:

displaying on the first screen a second directory of available screens for the issue

of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24,

line 35).

29.   As per claim 29, Luchs discloses a method wherein the second directory includes

an action available in one of the available screens for the issue of the insurance policy

of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24, line 35). Luchs fails to

disclose a direct link. However, Mayaud discloses such a method, (Mayaud, ¶ 68-72).

It would be obvious to one of ordinary skill in the art to combine Luchs and Mayaud. The

motivation to combine is as provided in the rejection of claim 1 and is incorporated

herein by reference.

30.   **Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over**

Luchs in view of Mayaud as applied to claim 1 above, and further in view of

Bosco et al., (U.S. 5,191,522),

31.   As per claim 15, The collective system of Luchs and Mayaud fail to disclose a

method wherein insurance applications reside in at least one mainframe data

processing system. However, Bosco discloses such a method, (Bosco, Col. 22, lines

57-67).

It would be obvious to one of ordinary skill in the art to combine Bosco with the

collective system of Luchs and Mayaud. The motivation is as provided in the rejection

of claim 2 above and incorporated herein by reference.

32.   **Claims 14, 17 are rejected under 35 U.S.C. 103(a) as being unpatentable**

over Luchs in view of Mayaud, as applied to claim 1 above, and further in view of

NetQuote.com, at:

http://web.archive.org/web/19991013070035/http://netquote.com.

33.   As per claim 14, NetQuote.com discloses a method wherein the particular

insurance application comprises a commercial-lines insurance policy.

It would be obvious to one of ordinary skill in the art to combine the collective

system or Luchs and Mayaud with NetQuote.com. The motivation would be to provide

consumers with an effective way to shop for insurance.

33.   As per claim 17, NetQuote.com discloses a method wherein the welcome screen

includes at least one marketing message.

It would be obvious to one of ordinary skill in the art to combine the collective

system or Luchs and Mayaud with NetQuote.com. The motivation would be to provide

consumers with an effective way to shop for insurance.

Response to Arguments

34.   Applicant's arguments with respect to claims 1-8 have been considered but are

moot in view of the new ground(s) of rejection.

In particular, applicant's newly added limitation of "receiving a request to access

a legacy insurance application lacking a web-based GUI support" and "employing a

legacy application wrapper to display a web based GUI screen" have been shown to be

disclosed by the collective teachings of Luchs, Mayaud and Bowman-Amuah, as noted

in the above rejection and incorporated herein.

35.   Applicant's arguments filed 2/7/2006 have been fully considered but they are not

persuasive with regard to claims 9-29 because the references originally cited suggest

the claim limitations argued by applicant.

36.   As per claims 2 and 3-6, applicant states that the references to Bosco and

NetQuote.com fail to cure the deficiencies of Luchs and Mayaud. However, applicant

fails to consider the teachings of Luchs and Mayaud in view of Bowman-Amuah as

applied to claim 1 and incorporated herein.

37.   As per claim 9, applicant argues that Luchs and Mayaud are silent with respect to

downpayment premiums. However, Luchs discloses a display grid with policy premium

information such as calculation of the premium, installment charges, binder information,

and premium adjustments during the life of the policy, (Luchs, Fig. 1, 2A-F, 10A-11F;

col. 8, line 8 through col. 9, line 51; col. 11, lines 47-55; col. 13, lines 3-29; col. 17, line

44). These features are considered to be equivalent to a grid providing a worksheet for

the users to develop an appropriate downpayment premium since since they perform an

identical function in substantially the same way and produces substantially the same

results, i.e. determine and display some fraction of an insurance premium that has

either been paid or that will need to be paid to obtain coverage.

37.   As per claim 12, applicant argues that Luchs and Mayaud are silent with respect

to the two-step/stage access/authorization method. However, Mayaud discloses

multiple levels of patient and physician controlled access, the first level being a first

request to access the web-based user interface, and the second level being a second

request to access a patient or physician file according to user access specifications,

(Mayaud, ¶137-140).

38.   As per claims 7, 8, 10, 11, and 13-29, these claims depend upon limitations

addressed above and the rejections and responses to arguments based on those

rejections are incorporated herein by reference

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Russell S. Glass whose telephone number is 571-272-

3132. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

RSG
4/26/2006

JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER